

Proposed NU Business: Mayer Dowa Steel & Engineering Workshop



Project identification and prepared by: Md Nazim Uddin,
Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HAFIZUR
Age	:	06-02-1989 (28 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	Married
Children	:	2 Dauther 0 Son
No. of siblings:	:	2 Brothers 0 Sisters
Address	:	Vill: POST KAMARI,P.O:PONGBAYJORA,P.S: Nagarpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name (iii) Father's name	:	HAMIDA
(iv) GB member's info	:	MD.AKMOTH ALI Branch: NAGARPAR Centre # 13/M (Female), Member ID: 2959/ Group No:08 Member since: 05-08-2011(08Years) First loan: BDT = 5000 Last LAN :10000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan:= NIL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	10 years of business experience.
Own Business and Training Info	:	06years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-718241
Family's Contact No.	:	01723-501848
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Hamida joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

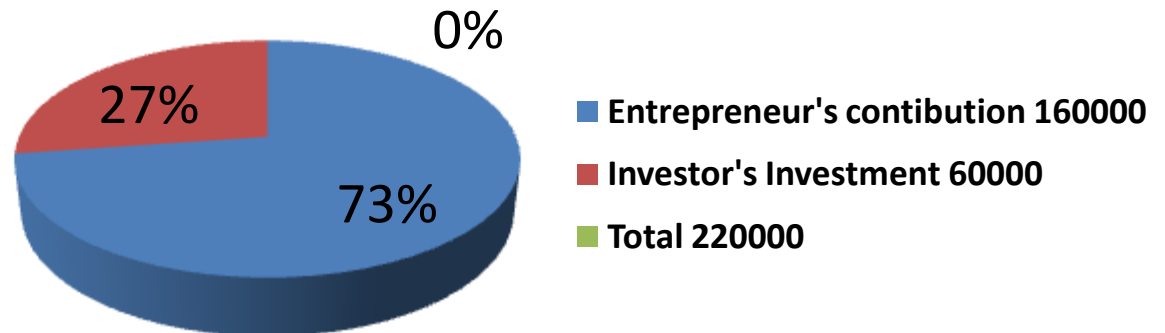
Business Name	:	MAYAR DOWA STEEL AND ENGINEERING WORKSHOP
Location	:	PONGBAYJORA BAZZAR NAGARPAR TANGAIL .
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 1 ,60,000/- (from existing business) 73% Required Investment BDT 60,000/- (as equity) 27 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15ft = 100square ft
Security of the shop	:	BDT 35 000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; MIRSHIF , SHOKAISH MIRSEF BORO TRANG BORO TRANG SOTO WORLD SHOKISH IRON , etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is RENT . ▪Collects goods from .tangail ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel Furniture Item	3,000	90,000	1,080,000
Servicing	0	0	0
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Steel Furniture Item	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		800	9,600
Transportation		2000	24,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		100	1,200
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		9,700	116,400
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Metsefe	4	3500	14000	Iron	1	60000	60,000	74,000
Showcase	1	15000	15000				0	15,000
Metsefe big	2	5000	10000				0	10,000
Tanks Big	2	5000	10000				0	10,000
Tanks Medium	2	4000	8000				0	8,000
Tanks Small	1	2000	2000				0	2,000
Oral Showcase	2	15,000	30000				0	30,000
Iron	1	25000	25000				0	25,000
			0				0	0
Others		6000	6000	Others		0	0	6,000
Security of Shop		35000	35000					35,000
Machinaries		5000	5000					5,000
Total			160,000				60,000	220,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Steel Furniture Item	4,000	120,000	1,440,000	1,512,000	1,587,600
Servicing	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Steel Furniture Item	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		800	9,600	10,080	10,584
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Graud Bill		100	1,200	1,260	1,323
Generator Bill		0	0	0	0
Mobile Bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,700	116,400	118,500	120,705
Net Profit (E) [C-D]		14,300	171,600	183,900	196,815
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	60,000		
1.3	Net Profit	171,600	183,900	196,815
1.4	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		147,600	307,500
2	Total Cash Inflow	231,600	331,500	504,315
2.1	Cash Outflow			
2.2	Purchase of Product	60,000		
2.3	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
3	Total Cash Outflow	84,000	24,000	24,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







